



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [INTERNATIONAL BANCSHARES CORPORATION](#)

City/State [LAREDO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [15,311,005](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [5](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[INTERNATIONAL BANCSHARES CORPORATION](#)

[1200 SAN BERNARDO](#)

[LAREDO, TX 78040](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	14,624,587			12,629,039			13,097,199			12,082,515			12,129,740		
Net income (\$000)	142,796			76,347			167,319			205,104			215,931		
Number of BHCs in peer group	131			127			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.51	2.65	34	3.30	2.84	79	2.99	2.77	65	3.64	3.01	79	3.49	3.08	69
+ Non-interest income	1.82	1.11	82	1.07	1.14	55	1.13	1.21	53	1.28	1.32	58	1.36	1.31	60
- Overhead expense	1.79	2.24	21	2.37	2.63	46	2.11	2.57	27	2.56	2.69	47	2.45	2.71	35
- Provision for credit losses	0.03	-0.15	83	0.44	0.85	23	0.35	0.51	28	0.16	0.15	65	0.05	0.14	22
+ Securities gains (losses)	0	0.01	8	0	0.03	9	0	0.02	6	0	0.01	26	0	0	31
+ Other tax equivalent adjustments	0	0	48	0	0	49	-0.02	0	1	0.83	0	99	0	0	45
= Pretax net operating income (tax equivalent)	2.51	1.79	87	1.57	0.64	89	1.65	1.04	86	3.04	1.56	97	2.34	1.57	94
Net operating income	1.95	1.36	87	1.21	0.48	89	1.28	0.81	84	1.70	1.19	93	1.78	1.24	92
Net income	1.95	1.35	87	1.21	0.50	89	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.06	3.14	43	4.27	3.78	81	3.78	3.55	64	4.88	4.41	78	4.59	4.24	72
Interest expense	0.21	0.27	42	0.43	0.66	24	0.34	0.52	27	0.57	1.08	14	0.51	0.86	20
Net interest income (tax equivalent)	2.85	2.85	44	3.84	3.10	85	3.44	3.01	74	4.31	3.33	86	4.08	3.38	81
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.13	42	0.11	0.28	31	0.09	0.27	31	0.30	0.21	73	0.19	0.22	60
Earnings coverage of net loan and lease losses (X)	59.34	4.52	84	32.21	21.56	80	37.54	22.91	80	14.09	24.40	49	22.67	21.75	68
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.47	1.39	63	1.26	1.51	33	1.45	1.58	44	0.87	0.83	53	0.94	0.90	55
Allowance for loan and lease losses / Total loans and leases	1.47	1.37	64	1.26	1.48	34	1.45	1.55	45	0.87	0.81	53	0.94	0.89	56
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1	0.63	84	0.92	0.66	78	1.06	0.71	81	1.09	0.57	90	1.12	0.61	91
30–89 days past due loans and leases / Total loans and leases	0.27	0.27	62	0.69	0.36	84	0.15	0.39	20	0.33	0.43	43	0.33	0.44	38
Liquidity and Funding															
Net noncore funding dependence	-1.97	-1.82	53	6.81	6.94	50	1.14	3.20	48	16.13	14.45	57	16.29	16.62	57
Net short-term noncore funding dependence	-6.19	-8.21	51	1.79	-2.29	60	-3.82	-4.76	49	11.21	3.38	75	10.99	4.66	69
Net loans and leases / Total assets	47.54	59.81	15	55.59	63.21	21	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21
Capitalization															
Tier 1 leverage ratio	14.15	9.11	96	15.20	9.03	98	14.92	9.13	98	16.65	9.76	98	15.87	9.71	99
Holding company equity capital / Total assets	14.93	10.88	92	16.07	11.06	96	15.52	11.16	94	17.49	12.43	92	16.34	12.22	92
Total equity capital (including minority interest) / Total assets	15.02	11.01	92	16.20	11.18	96	15.64	11.29	94	17.63	12.57	92	16.50	12.27	91
Common equity tier 1 capital / Total risk-weighted assets	19.53	12.69	96	18.56	12.01	94	19.05	12.38	95	18.58	12.17	94	17.55	12.12	93
Net loans and leases / Equity capital (X)	3.18	5.51	8	3.46	5.78	10	3.41	5.58	11	3.23	5.21	12	3.35	5.29	11
Cash dividends / Net income	24.38	25.30	49	46.01	60.26	40	41.79	42.30	51	33.48	33.12	52	22.97	27.31	32
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36
Growth Rates															
Assets	14.91	9.29	73	8.98	17.07	20	15.82	16.68	48	2.03	9.26	19	-2.57	7	5
Equity capital	6.71	9.31	53	3.96	6.16	48	2.83	6.99	30	9.20	10.49	59	5.47	7.89	52
Net loans and leases	-1.73	0.79	48	9.18	13.26	44	8.75	9.07	60	5.15	9.10	43	3.49	7.89	32
Noncore funding	7.33	-23.76	86	-6.22	-2.41	47	8.70	-12.18	75	-0.66	6.59	40	-26.13	10.67	5
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	97.26	103.07	18	99.57	103.11	28	99.52	102.81	29	100.11	103.22	38	102.46	103.10	51
Cash from ops + noncash items + op expense / Op expense + dividends	233.18	130.64	86	252.71	154.33	80	181.42	147.24	73	177.18	190.27	50	201.85	174.91	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	183,930	196,994	377,579	413,609	375,171	-6.63	23.56
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	183,922	196,982	377,556	413,582	375,126	-6.63	23.61
Tax-exempt income on loans and leases.....	8	12	23	27	45	-33.33	-87.50
Estimated tax benefit on income on loans and leases.....	8	12	23	27	45	-33.46	-87.48
Income on loans and leases (tax equivalent).....	183,938	197,006	377,602	413,636	375,216	-6.63	23.52
Investment interest income (tax equivalent).....	11,427	34,406	50,941	82,228	97,723	-66.79	-77.68
Interest on balances due from depository institutions.....	1,231	269	857	1,419	979	357.62	1061.32
Interest income on other earning assets.....	135	548	758	1,723	1,651	-75.36	-39.46
Total interest income (tax equivalent).....	196,731	232,229	430,158	499,006	475,569	-15.29	-1.85
Interest on time deposits of \$250K or more	4,078	6,602	11,300	10,589	6,432	-38.23	
Interest on time deposits < \$250K.....	2,048	4,687	7,930	10,381	6,665	-56.30	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	1,919	4,396	6,358	16,379	12,763	-56.35	-11.16
Interest on other borrowings and trading liabilities.....	5,491	7,881	13,532	21,280	26,806	-30.33	-62.68
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	13,536	23,566	39,120	58,629	52,666	-42.56	-38.03
Net interest income (tax equivalent).....	183,195	208,663	391,038	440,377	422,903	-12.21	2.57
Non-interest income.....	133,370	67,857	148,461	154,393	164,870	96.55	71.76
Adjusted operating income (tax equivalent)	316,565	276,520	539,499	594,770	587,773	14.48	23.54
Overhead expense.....	130,949	149,676	276,463	308,875	297,024	-12.51	-5.66
Provision for credit losses.....	2,336	27,825	45,379	18,844	6,112		-85.61
Securities gains (losses)	-4	-5	-5	-12	-141		
Other tax equivalent adjustments	0	0	-2,191	100,000	0		
Pretax net operating income (tax equivalent).....	183,211	99,113	215,568	367,197	283,527	84.85	82.00
Applicable income taxes	39,188	20,363	44,439	54,851	56,651	92.45	23.04
Tax equivalent adjustments	773	1,419	243	104,885	8,141	-45.53	-85.34
Applicable income taxes (tax equivalent).....	39,961	21,782	44,682	159,736	64,792	83.46	7.64
Minority interest	454	984	3,567	2,357	2,804	-53.86	-47.70
Net income before discontinued operations, net of minority interest	142,796	76,347	167,319	205,104	215,931	87.04	127.85
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	142,796	76,347	167,319	205,104	215,931	87.04	127.85
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	143,250	77,331	170,886	207,461	218,735	85.24	125.45
Investment securities income (tax equivalent).....	11,427	34,406	50,941	82,228	97,723	-66.79	-77.68
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	9,825	31,486	45,915	72,280	80,949	-68.80	-75.68
All other securities	1,602	2,920	5,026	9,948	16,774	-45.14	-85.17
Cash dividends declared.....	34,813	35,128	69,928	68,670	49,599	-0.90	82.05
Common	34,813	35,128	69,928	68,670	49,599	-0.90	82.05
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis**Percent of Average Assets**

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturities securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Interest income (tax equivalent).....	2.69	2.92	31	3.68	3.46	67	3.28	3.27	52	4.13	4	62	3.92	3.87	57	
Less: Interest expense.....	0.19	0.25	40	0.37	0.61	21	0.30	0.48	23	0.49	0.98	13	0.43	0.79	17	
Equals: Net interest income (tax equivalent).....	2.51	2.65	34	3.30	2.84	79	2.99	2.77	65	3.64	3.01	79	3.49	3.08	69	
Plus: Non-interest income.....	1.82	1.11	82	1.07	1.14	55	1.13	1.21	53	1.28	1.32	58	1.36	1.31	60	
Equals: adjusted operating income (tax equivalent).....	4.33	3.82	79	4.38	4.05	69	4.12	4.04	60	4.92	4.41	77	4.85	4.46	72	
Less: Overhead expense.....	1.79	2.24	21	2.37	2.63	46	2.11	2.57	27	2.56	2.69	47	2.45	2.71	35	
Less: Provision for credit losses.....	0.03	-0.15	83	0.44	0.85	23	0.35	0.51	28	0.16	0.15	65	0.05	0.14	22	
Plus: Realized gains (losses) on held-to-maturities securities.....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51	
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.01	8	0	0.03	8	0	0.02	6	0	0.01	25	0	0	29	
Plus: other tax equivalent adjustments.....	0	0	48	0	0	49	-0.02	0	1	0.83	0	99	0	0	45	
Equals: Pretax net operating income (tax equivalent).....	2.51	1.79	87	1.57	0.64	89	1.65	1.04	86	3.04	1.56	97	2.34	1.57	94	
Less: Applicable income taxes (tax equivalent).....	0.55	0.41	80	0.34	0.16	89	0.34	0.23	81	1.32	0.36	99	0.53	0.33	91	
Less: Minority interest.....	0.01	0	90	0.02	0	92	0.03	0	94	0.02	0	89	0.02	0	92	
Equals: Net operating income.....	1.95	1.36	87	1.21	0.48	89	1.28	0.81	84	1.70	1.19	93	1.78	1.24	92	
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51	
Equals: Net income.....	1.95	1.35	87	1.21	0.50	89	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92	
Memo: Net income (last four quarters).....	1.66	1.25	83	1.45	0.81	91	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92	
Net income-BHC and noncontrolling (minority) interest.....	1.96	1.37	87	1.22	0.50	89	1.30	0.83	85	1.72	1.20	93	1.80	1.25	92	
Margin Analysis	87.85	93.15	2	86.04	91.74	3	86.81	92.32	3	84.62	91.05	4	85.36	91.48	2	
Average earning assets / Average assets.....	49.54	62.32	7	51.02	65.48	7	50.49	64.06	6	52.10	65.57	8	54.33	65.56	11	
Average interest-bearing funds / Average assets.....	3.06	3.14	43	4.27	3.78	81	3.78	3.55	64	4.88	4.41	78	4.59	4.24	72	
Interest income (tax equivalent) / Average earning assets.....	0.21	0.27	42	0.43	0.66	24	0.34	0.52	27	0.57	1.08	14	0.51	0.86	20	
Interest expense / Average earning assets.....	2.85	2.85	44	3.84	3.10	85	3.44	3.01	74	4.31	3.33	86	4.08	3.38	81	
Net interest income (tax equivalent) / Average earning assets.....	4.98	4.05	87	5.52	4.44	90	5.16	4.27	89	6.13	5.09	91	5.82	4.95	86	
Margin Analysis	0.15	0.11	91	0.15	0.50	5	0.11	0.27	5	2.21	2.04	60	2.45	1.64	93	
Average earning assets / Average assets.....		0.26			0.94			0.68			2.44			2.17		
Average interest-bearing funds / Average assets.....		0.42			0.67			0.60			0.99			1.11		
Interest income (tax equivalent) / Average earning assets.....		3.05	3.11	43	4.25	3.74	82	3.76	3.51	66	4.83	4.36	80	4.51	4.20	72
Interest-bearing deposits.....	0.74	1.80	2	2.03	2.51	18	1.55	2.25	6	2.44	2.76	23	2.56	2.68	42	
Time deposits of \$250K or more.....	0	1.28	1		2.01			1.75			2.32			2.05		
Time deposits < \$250K.....	0.55	1.56	1	1.96	2.33	15	1.46	2.05	7	2.22	2.61	8	2.30	2.50	24	
Other domestic deposits.....	6.63	2.91	95	7.87	3.48	93	7.61	3.24	96	8.63	4.06	93	8.45	4.20	92	
Foreign deposits.....		0.12			0.59			0.42			1.19			0.97		
Interest-bearing deposits.....	0.26	0.24	62	0.58	0.70	44	0.46	0.53	47	0.71	1.10	23	0.49	0.81	21	
Time deposits of \$250K or more.....	0.76	0.76	53	1.37	1.67	21	1.13	1.42	25	1.18	1.96	8	0.73	1.44	6	
Time deposits < \$250K.....	0.38	0.72	16	0.87	1.58	6	0.74	1.36	5	0.95	1.82	9	0.59	1.29	11	
Other domestic deposits.....	0.09	0.17	31	0.26	0.50	16	0.18	0.36	16	0.50	0.93	16	0.39	0.67	23	
Foreign deposits.....		0.12			0.59			0.42			1.19			0.97		
Federal funds purchased and repos.....	0.14	0.19	58	0.43	0.85	25	0.29	0.62	23	0.92	1.86	26	0.62	1.51	25	
Other borrowed funds and trading liabilities.....	1.74	1.31	67	1.49	1.62	44	1.60	1.50	55	1.89	2.38	21	1.88	2.28	23	
All interest-bearing funds.....	0.37	0.40	53	0.73	0.92	33	0.59	0.74	37	0.93	1.49	20	0.80	1.19	23	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	133,370	67,857	148,461	154,393	164,870
Fiduciary activities income	54	65	291	267	246
Service charges on deposit accounts - domestic	30,678	30,518	61,983	72,501	72,434
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	1,041	1,007	2,246	2,256	2,302
Insurance activities revenue.....	3,914	3,952	8,179	8,196	8,175
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	394	150	630	568	539
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	635	1,139	3,958	2,898	3,975
Other non-interest income.....	96,654	31,026	71,174	67,707	77,199
Total overhead expenses	130,949	149,676	276,463	308,875	297,024
Personnel expense.....	60,709	68,648	130,039	145,930	138,533
Net occupancy expense.....	25,382	26,968	53,225	56,905	54,968
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	44,858	54,060	93,199	106,040	103,523
Fee income on mutual funds and annuities.....	965	961	2,125	2,133	1,899
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,254	3,071	2,411	3,223	3,214
Average personnel expense per employee.....	26.93	22.35	53.94	45.28	43.10
Average assets per employee.....	6,488.28	4,112.35	5,432.27	3,748.84	3,774.03

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.72	2.15	35	1.42	2.20	47	1.43	2.02	48	1.38	2.72	43	1.15	3.08
Overhead expenses / Net Interest Income + non-interest income	41.47	59.03	8	54.41	63.28	18	51.48	62.28	15	52.36	61.29	15	51.24	60.88
Percent of Average Assets														
Total overhead expense	1.79	2.24	21	2.37	2.63	46	2.11	2.57	27	2.56	2.69	47	2.45	2.71
Personnel expense.....	0.83	1.25	12	1.09	1.31	26	0.99	1.30	20	1.21	1.41	30	1.14	1.44
Net occupancy expense.....	0.35	0.24	91	0.43	0.26	93	0.41	0.26	93	0.47	0.28	96	0.45	0.28
Other operating expenses.....	0.61	0.73	40	0.86	0.99	57	0.71	0.94	31	0.88	0.97	52	0.85	0.97
Overhead less non-interest income	-0.03	1.10	6	1.30	1.36	46	0.98	1.25	29	1.28	1.32	45	1.09	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	41.37	58.45	8	54.13	62.83	19	51.24	61.82	15	51.93	60.64	14	50.53	60.37
Personnel expense.....	19.18	33.10	5	24.83	32.43	16	24.10	32.36	13	24.54	32.39	15	23.57	32.51
Net occupancy expense.....	8.02	6.33	77	9.75	6.65	91	9.87	6.58	91	9.57	6.52	91	9.35	6.48
Other operating expenses.....	14.17	18.60	16	19.55	23.06	46	17.28	22.28	31	17.83	21.20	33	17.61	20.90
Total non-interest income	42.13	28.18	82	24.54	27.40	49	27.52	28.83	54	25.96	29.23	52	28.05	28.50
Fiduciary activities income	0.02	2.24	25	0.02	2.10	27	0.05	2.09	26	0.04	1.97	30	0.04	2.14
Service charges on domestic deposit accounts	9.69	3.19	98	11.04	3.35	99	11.49	3.27	99	12.19	3.88	97	12.32	4.15
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0.33	2.52	23	0.36	2.64	25	0.42	2.46	28	0.38	3.54	22	0.39	3.42
Insurance activities revenue.....	1.24	0.37	83	1.43	0.39	82	1.52	0.41	84	1.38	0.47	83	1.39	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.12	0.55	44	0.05	-0.20	61	0.12	0.01	65	0.10	0.28	49	0.09	0.65
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.20	3.83	14	0.41	2.89	31	0.73	3.92	32	0.49	1.86	28	0.68	1.61
Other non-interest income.....	30.53	9.26	94	11.22	9.31	71	13.19	9.65	75	11.38	10.04	69	13.13	9.86
Overhead less non-interest income	-0.76	29.94	7	29.59	34.19	35	23.73	31.93	27	25.97	31.06	30	22.48	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.39	21.54	45	20.55	18.39	63	20.61	18.63	61	14.94	20.56	11	19.98	19.04
Applicable income tax + TE / Pretax net operating income + TE	21.81	23.10	32	21.98	22.75	40	20.73	21.18	38	43.50	23.23	95	22.85	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	5,542,073	5,561,185	5,615,177	5,456,928	5,281,302	-0.34	14.93	
Commercial and industrial loans	1,750,613	1,827,409	1,832,059	1,315,117	1,160,327	-4.20	73.77	
Loans to individuals	63,855	71,891	66,194	77,156	73,435	-11.18	-22.40	
Loans to depository institutions and acceptances of other banks	0	0	0	0	300		-100.00	
Agricultural loans	12,946	14,545	12,337	12,616	12,051	-10.99	20.63	
Other loans and leases	18,049	26,778	15,987	33,130	33,874	-32.60	-37.03	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	7,387,536	7,501,808	7,541,754	6,894,947	6,561,289	-1.52	24.13	
Less: Allowance for loan and lease losses	108,281	94,552	109,059	60,277	61,383	14.52	74.55	
Net loans and leases	7,279,255	7,407,256	7,432,695	6,834,670	6,499,906	-1.73	23.60	
Debt securities that reprice or mature in over 1 year	4,086,546	2,983,521	2,984,108	3,251,094	3,238,751	36.97	5.25	
Mutual funds and equity securities	6,136	6,194	6,202	6,094	5,936	-0.94	-78.79	
Subtotal	11,371,937	10,396,971	10,423,005	10,091,858	9,744,593	9.38	16.02	
Interest-bearing bank balances	1,423,640	980,160	1,728,811	23,252	34,300	45.25	4708.30	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	744,732	117,614	100,060	130,229	173,798	533.20	129.87	
Trading assets	0	0	0	0	0			
Total earning assets	13,540,309	11,494,745	12,251,876	10,245,339	9,952,691	17.80	33.34	
Non-interest-bearing cash and due from depository institutions	247,242	218,046	268,427	233,568	282,497	13.39	14.60	
Premises, fixed assets, and leases	468,401	496,708	485,367	511,961	506,898	-5.70	-8.42	
Other real estate owned	72,602	65,877	60,486	71,102	58,218	10.21	30.57	
Investment in unconsolidated subsidiaries	7,605	7,508	7,557	7,425	8,633	1.29	-6.60	
Intangible and other assets	974,846	1,041,640	955,754	1,043,499	1,063,016	-6.41	17.34	
Total assets	15,311,005	13,324,524	14,029,467	12,112,894	11,871,953	14.91	30.01	
Quarterly average assets	15,137,375	13,023,012	13,655,111	12,022,877	12,009,914	16.24	27.06	
Average loans and leases (YTD)	7,380,800	7,135,995	7,323,771	6,743,244	6,445,698	3.43	24.44	
Memoranda								
Loans held-for-sale	5,565	12,084	7,797	5,952	4,822	-53.95	-56.15	
Loans not held-for-sale	7,381,971	7,489,724	7,533,957	6,888,995	6,556,467	-1.44	24.30	
Real estate loans secured by 1–4 family	940,706	1,102,134	1,021,915	1,162,338	1,193,670	-14.65	-7.14	
Commercial real estate loans	4,451,134	4,303,683	4,434,692	4,142,643	3,915,706	3.43	22.04	
Construction and land development	1,625,176	2,283,907	1,850,410	2,192,148	1,893,322	-28.84	-4.02	
Multifamily	365,368	188,855	441,044	190,430	226,257	93.46	161.93	
Nonfarm nonresidential	2,460,590	1,830,921	2,143,238	1,760,065	1,796,127	34.39	35.60	
Real estate loans secured by farmland	150,233	155,368	158,570	151,947	171,926	-3.31	-7.16	
Total investment securities	4,837,414	3,107,329	3,090,370	3,387,417	3,418,485	55.68	14.21	
U.S. Treasury securities	655,998	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	48,245	74,321	50,814	93,375	188,339	-35.09	-82.68	
Mortgage-backed securities	4,123,635	3,023,414	3,029,954	3,285,548	3,223,010	36.39	5.04	
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,400	3,400	3,400	2,400	1,200	0.00	41.67	
Mutual funds and equity securities	6,136	6,194	6,202	6,094	5,936	-0.94	-78.79	
Available-for-sale securities	4,827,878	3,097,735	3,080,768	3,378,923	3,411,349	55.85	14.04	
U.S. Treasury securities	655,998	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	48,245	74,321	50,814	93,375	188,339	-35.09	-82.68	
Mortgage-backed securities	4,123,635	3,023,414	3,029,954	3,285,548	3,223,010	36.39	5.04	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0			
Available-for-sale securities appreciation (depreciation)	23,206	52,600	26,478	2,854	-69,817	-55.88	-63.46	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	1,372,943	1,170,736	1,224,270	855,141	997,585	17.27	-29.46	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	5,419,228	4,416,744	4,715,814	3,545,905	3,454,840	22.70	74.84
NOW, ATS and transaction accounts	402,454	442,067	376,484	301,346	295,577	-8.96	29.91
Time deposits less brokered deposits < \$250K	1,067,802	1,074,311	1,069,141	1,082,441	1,104,229	-0.61	
MMDA and other savings accounts	3,911,100	3,115,867	3,476,023	2,966,483	2,972,663	25.52	42.76
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	10,800,584	9,048,989	9,637,462	7,896,175	7,827,309	19.36	58.00
Time deposits of \$250K or more	1,076,185	986,734	1,084,398	929,858	869,237	9.07	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	430,530	387,094	428,148	236,537	229,991	11.22	-45.84
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	190,000	268,975		-100.00
Other borrowings w/remaining maturity over 1 year	436,233	436,419	436,327	436,510	436,690	-0.04	
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	1,942,948	1,810,247	1,948,873	1,792,905	1,804,893	7.33	-33.83
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	134,642	134,642	134,642	134,642	160,416	0.00	-16.59
Other liabilities	133,785	171,864	114,168	153,376	120,920	-22.16	33.63
Total liabilities	13,011,959	11,165,742	11,835,145	9,977,098	9,913,538	16.53	29.69
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	96,332	96,229	96,241	96,215	96,104	0.11	0.47
Common surplus	151,512	148,744	149,334	148,075	145,283	1.86	-10.18
Retained earnings	2,397,609	2,233,455	2,289,626	2,200,568	2,064,134	7.35	38.82
Accumulated other comprehensive income	18,292	41,319	20,825	2,345	-54,634	-55.73	-55.36
Other equity capital components	-378,076	-377,887	-378,028	-329,150	-311,305		
Total holding company equity capital	2,285,669	2,141,860	2,177,998	2,118,053	1,939,582	6.71	31.31
Noncontrolling (minority) interest in subsidiaries	13,377	16,922	16,324	17,743	18,833	-20.95	423.36
Total equity capital, including minority interest	2,299,046	2,158,782	2,194,322	2,135,796	1,958,415	6.50	31.89
Total liabilities and capital	15,311,005	13,324,524	14,029,467	12,112,894	11,871,953	14.91	30.01
Memoranda							
Non-interest-bearing deposits	5,419,228	4,416,744	4,715,814	3,545,905	3,454,840	22.70	74.84
Interest-bearing deposits	6,457,541	5,618,979	6,006,046	5,280,128	5,241,706	14.92	21.26
Total deposits	11,876,769	10,035,723	10,721,860	8,826,033	8,696,546	18.34	40.97
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,177,998	2,118,053	2,118,053	1,939,582	1,838,980		
Accounting restatements	0	-8,333	-8,333	0	5,997		
Net income	142,796	76,347	167,319	205,104	215,931		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,997	288	543	1,923	1,522		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	48	48,737	48,878	17,845	19,043		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	34,813	35,128	69,928	68,670	49,599		
Change in other comprehensive income	-2,533	38,974	18,479	56,979	-26,237		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	272	396	743	980	-27,969		
Holding company equity capital, ending balance	2,285,669	2,141,860	2,177,998	2,118,053	1,939,582		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	36.20	36.32	45	41.74	36.22	57	40.02	36.22	51	45.05	37.78	60	44.49	37.19	57
Percent of Total Assets															
Real estate loans	11.43	12.25	51	13.71	14.99	40	13.06	13.52	47	10.86	12.02	46	9.77	12.85	41
Commercial and industrial loans	0.42	3.48	23	0.54	3.53	29	0.47	3.40	25	0.64	4.20	26	0.62	4.31	26
Loans to individuals	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	65
Loans to depository institutions and acceptances of other banks	0.08	0.21	60	0.11	0.20	65	0.09	0.19	62	0.10	0.24	65	0.10	0.30	63
Agricultural loans.....	0.12	4.22	3	0.20	4.66	4	0.11	4.63	3	0.27	5.01	3	0.29	5	3
Other loans and leases.....	47.54	59.81	15	55.59	63.21	21	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21
Net loans and leases.....	26.69	17.61	81	22.39	14.01	85	21.27	15.55	75	26.84	14.60	92	27.28	14.63	93
Debt securities over 1 year.....	0.04	0.06	56	0.05	0.05	62	0.04	0.05	59	0.05	0.06	62	0.05	0.06	58
Mutual funds and equity securities	74.27	78.32	25	78.03	78.43	33	74.29	78.16	22	83.32	79.65	44	82.08	79.97	35
Interest-bearing bank balances	9.30	9.11	56	7.36	6.78	56	12.32	7.51	82	0.19	3.06	2	0.29	3.04	5
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	4.86	1.53	91	0.88	1.83	41	0.71	1.68	32	1.08	1.91	44	1.46	1.96	60
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	88.44	91.43	13	86.27	90.72	8	87.33	91.05	10	84.58	89.53	9	83.83	89.74	8
Non-interest cash and due from depository institutions.....	1.61	1.01	92	1.64	1.08	89	1.91	1.07	93	1.93	1.14	92	2.38	1.21	95
Other real estate owned.....	0.47	0.02	99	0.49	0.03	98	0.43	0.02	98	0.59	0.03	98	0.49	0.04	98
All other assets.....	9.95	7.50	79	12.10	8.16	89	10.76	7.82	86	13.49	9.27	89	13.79	8.98	91
Memoranda															
Short-term investments	14.16	12.01	65	8.24	10.58	46	13.04	11.17	70	1.27	7.63	11	1.75	7.80	21
U.S. Treasury securities.....	4.28	1.08	87	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.32	1.72	31	0.56	1.45	40	0.36	1.69	31	0.77	1.34	52	1.59	1.62	61
Mortgage-backed securities	26.93	12.97	93	22.69	11.11	92	21.60	11.75	90	27.12	11.44	98	27.15	11.13	97
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.02	0.52	34	0.03	0.39	38	0.02	0.42	36	0.02	0.39	37	0.01	0.41	31
Loans held-for-sale.....	0.04	0.42	28	0.09	0.48	28	0.06	0.52	26	0.05	0.39	27	0.04	0.30	31
Loans held for investment	48.21	59.85	16	56.21	63.46	21	53.70	61.72	21	56.87	63.50	24	55.23	63.93	23
Real estate loans secured by 1–4 family	6.14	11.69	28	8.27	12.29	34	7.28	11.91	30	9.60	13.29	35	10.05	13.46	34
Revolving	0.29	1.45	22	0.32	1.80	21	0.31	1.66	23	0.35	2.07	23	0.32	2.27	19
Closed-end, secured by first liens	2.76	9.84	17	3.31	9.99	18	3.04	9.81	17	3.75	10.69	19	3.92	10.57	21
Closed-end, secured by junior liens	3.09	0.20	99	4.64	0.26	99	3.93	0.22	99	5.50	0.28	99	5.81	0.31	99
Commercial real estate loans	29.07	22.48	65	32.30	21.90	77	31.61	22.22	72	34.20	22.23	75	32.98	21.58	74
Construction and land development.....	10.61	3.35	96	17.14	3.32	99	13.19	3.40	98	18.10	3.44	99	15.95	3.51	99
Multifamily.....	2.39	3.31	47	1.42	3.07	35	3.14	3.12	60	1.57	3.01	38	1.91	2.72	43
Nonfarm nonresidential	16.07	14.81	53	13.74	14.50	46	15.28	14.72	48	14.53	14.69	49	15.13	14.44	52
Real estate loans secured by farmland.....	0.98	0.34	81	1.17	0.33	84	1.13	0.33	83	1.25	0.36	84	1.45	0.41	84

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	75.02	59.66	78	74.13	55.37	87	74.45	57.15	82	79.14	57.46	87	80.49	56.49	89
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	12.73	19.82	28	14.69	19.50	32	13.55	19.43	30	16.86	20.75	34	18.19	21.10	35
Real estate loans secured by 1–4 family.....	0.61	2.42	22	0.58	2.79	22	0.58	2.64	23	0.61	3.15	23	0.59	3.50	20
Revolving	12.13	17.22	31	14.11	16.49	39	12.97	16.59	34	16.25	17.39	43	17.61	17.39	52
Closed-end.....	60.25	36.54	90	57.37	32.96	92	58.80	34.63	93	60.08	33.52	92	59.68	32.14	94
Construction and land development.....	22	5.50	99	30.44	4.97	99	24.54	5.26	99	31.79	5.09	99	28.86	5.20	99
1–4 family.....	3.29	1.11	89	4.03	0.93	96	3.01	0.93	89	4.96	0.94	98	3.94	1.02	96
Other.....	18.71	4.33	99	26.42	3.90	99	21.52	4.19	99	26.83	4.02	99	24.92	4.05	99
Multifamily.....	4.95	5.34	57	2.52	4.72	36	5.85	4.96	66	2.76	4.69	39	3.45	4.10	49
Nonfarm nonresidential	33.31	24.14	73	24.41	21.76	53	28.42	22.93	62	25.53	22.15	55	27.37	21.40	62
Owner-occupied.....	6.86	8.14	44	6.71	7.38	49	6.98	7.68	49	7.12	7.72	52	8.80	8.03	56
Other.....	26.45	15.71	87	17.70	14.16	64	21.44	14.95	75	18.40	14.34	63	18.58	13.38	68
Real estate loans secured by farmland.....	2.03	0.59	85	2.07	0.52	85	2.10	0.54	86	2.20	0.55	86	2.62	0.63	89
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	66
Commercial and industrial loans	23.70	20.98	63	24.36	23.90	53	24.29	22.17	62	19.07	19.53	53	17.68	20.32	43
Loans to individuals	0.86	6.28	27	0.96	6.11	31	0.88	6.13	28	1.12	7.13	27	1.12	7.36	25
Credit card loans	0.01	0.51	53	0.01	0.64	52	0.01	0.65	53	0.02	0.81	50	0.02	1.02	49
Agricultural loans.....	0.18	0.37	63	0.19	0.31	66	0.16	0.32	65	0.18	0.37	67	0.18	0.46	65
Other loans and leases.....	0.24	8.03	5	0.36	8.93	5	0.21	9.09	3	0.48	9.85	4	0.52	9.66	3
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	251.04	383.17	23	273.75	392.62	27	267.20	381.27	27	270.95	391.26	29	274.94	379.80	31
Real estate loans secured by 1–4 family.....	42.61	124.52	17	54.25	133.24	22	48.63	125.03	21	57.71	138.18	23	62.14	137.84	22
Revolving	2.03	15.53	17	2.13	19.64	18	2.08	17.42	19	2.09	21.26	19	2	23.33	16
Closed-end.....	40.58	107.53	21	52.12	112.01	26	46.55	106.14	22	55.63	115.20	25	60.14	112.79	27
Commercial real estate loans	201.63	238.21	36	211.85	237.30	42	211.03	234.65	40	205.69	229.44	41	203.85	219.72	47
Construction and land development.....	73.62	35.52	86	112.42	35.78	96	88.05	35.62	91	108.85	34.95	95	98.56	35.36	96
1–4 family.....	11.01	7.06	74	14.88	6.74	79	10.81	6.34	73	16.99	6.61	83	13.45	7.04	74
Other.....	62.61	28.07	92	97.54	27.86	98	77.25	28.16	94	91.86	27.32	97	85.11	27.26	97
Multifamily.....	16.55	34.78	31	9.30	33.28	21	20.99	32.74	38	9.46	31.04	24	11.78	27.85	33
Nonfarm nonresidential	111.46	157.17	32	90.13	157.33	29	101.99	155.06	33	87.39	152.10	33	93.50	147.22	35
Owner-occupied.....	22.95	52.65	24	24.77	53.29	26	25.04	52.37	25	24.38	53.07	28	30.05	54.89	33
Other.....	88.51	102.08	39	65.36	101.60	33	76.94	100.54	36	63.01	97.41	37	63.45	91.80	39
Real estate loans secured by farmland.....	6.81	3.59	77	7.65	3.50	77	7.55	3.44	78	7.54	3.60	79	8.95	4.02	79
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0.02	0.54	64
Commercial and industrial loans	79.30	127.07	25	89.95	159.86	22	87.18	139.91	25	65.30	122.02	26	60.40	128.82	21
Loans to individuals	2.89	35.29	19	3.54	38.40	22	3.15	37.47	21	3.83	43.51	19	3.82	42.67	20
Credit card loans	0.04	2.61	51	0.05	3.43	51	0.04	3.30	51	0.08	4.34	50	0.06	5.31	47
Agricultural loans.....	0.59	2.01	55	0.72	2.03	57	0.59	1.88	57	0.63	2.18	54	0.63	2.72	58
Other loans and leases.....	0.82	46.75	3	1.32	51.14	3	0.76	49.54	3	1.64	52.44	4	1.76	51.79	3
Supplemental															
Non-owner occupied CRE loans / Gross loans	55.25	28.84	94	52.63	26.07	95	53.55	27.32	94	54.97	26.45	97	52.88	24.79	97
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	184.90	187.37	49	194.35	186.18	51	192.19	183.76	51	188.19	178.57	52	180.63	167.93	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	207.85	244.59	36	219.11	244.21	42	217.24	240.85	43	212.58	236.10	42	210.68	225.98	46

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	14.16	12.01	65	8.24	10.58	46	13.04	11.17	70	1.27	7.63	11	1.75	7.80	21
Liquid assets	42.13	28.17	86	31.68	24.60	77	35.83	26.22	82	29.24	22.44	76	29.82	22.72	78
Investment securities	31.59	19.64	88	23.32	16.55	78	22.03	17.85	71	27.97	16.99	89	28.79	17.27	89
Net loans and leases	47.54	59.81	15	55.59	63.21	21	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21
Net loans, leases and standby letters of credit	48.21	60.62	15	56.37	64.12	21	53.76	62.48	20	57.33	64.84	23	55.60	65.07	20
Core deposits	70.54	74.75	25	67.91	68.08	38	68.69	70.67	32	65.19	63.09	41	65.93	62.13	48
Noncore funding	12.69	10.89	74	13.59	16.68	50	13.89	14.13	64	14.80	19.36	45	15.20	21.34	43
Time deposits of \$250K or more	7.03	1.81	96	7.41	2.56	93	7.73	2.11	96	7.68	2.94	94	7.32	2.89	91
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	2.81	1.20	84	2.91	1.49	79	3.05	1.47	81	1.95	1.94	67	1.94	1.97	65
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	2.81	0.52	91	2.91	0.52	89	3.05	0.54	90	1.95	0.48	82	1.94	0.54	78
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0	2.06	3	0	1.24	7	1.57	3.01	36	2.27	3.67	40
Earning assets that reprice within 1 year	19.57	38.93	12	17.81	39.71	5	17.05	39.38	5	31	39.29	27	45.15	40.29	68
Interest-bearing liabilities that reprice within 1 year	13.11	7.04	84	14.03	9.42	80	14.05	8.20	83	15.25	10.19	83	15.04	10.01	78
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	6.46	30.25	7	3.79	28.34	7	3	29.11	6	15.76	26.63	22	30.11	27.38	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.97	-1.82	53	6.81	6.94	50	1.14	3.20	48	16.13	14.45	57	16.29	16.62	57
Net short-term noncore funding dependence	-6.19	-8.21	51	1.79	-2.29	60	-3.82	-4.76	49	11.21	3.38	75	10.99	4.66	69
Short-term investment / Short-term noncore funding	148.50	284.81	33	85.45	138.95	43	128.02	184.19	46	11.87	77.77	12	16.19	66.46	21
Liquid assets - short-term noncore funding / Nonliquid assets	56.32	34.02	80	32.26	23.27	74	39.97	28.18	74	26.25	16.97	77	27.06	16.04	79
Net loans and leases / Total deposits	61.29	74.66	16	73.81	82.84	25	69.32	79.43	24	77.44	90.31	21	74.74	90.08	16
Net loans and leases / Core deposits	67.40	81.17	24	81.86	93.70	28	77.12	88.34	28	86.56	103.93	24	83.04	105	16
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.84	18	0	1.82	11	0	1.57	7	0	0.72	11	0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.11	1.94	37	2.72	4.82	23	1.33	4.31	11	0.15	1.36	21	-3.75	-1.98	8
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0.07	13.42	30	0.11	12.14	33	0.11	11.38	35	0.07	12.67	31	0.04	16.19	23
Available-for-sale securities	99.80	84.66	81	99.69	85.75	77	99.69	87.23	76	99.75	85.40	84	99.79	81.88	86
U.S. Treasury securities	13.56	5.52	83	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	1	8.87	26	2.39	9.39	35	1.64	9.83	32	2.76	7.75	40	5.51	9.16	49
Mortgage-backed securities	85.24	66.59	76	97.30	67.27	95	98.05	66.64	96	96.99	67.43	95	94.28	65.45	90
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.07	3.17	26	0.11	2.93	33	0.11	3.01	34	0.07	2.94	31	0.04	2.79	28
Mutual funds and equity securities	0.13	0.32	50	0.20	0.37	55	0.20	0.35	53	0.18	0.40	52	0.17	0.42	53
Debt securities 1 year or less	15.40	8.69	80	3.79	11.75	21	3.24	10.55	25	3.84	11.86	26	5.08	11.91	34
Debt securities 1 to 5 years	0.37	17.05	2	1.14	18.03	7	0.86	17.03	7	1.27	17.94	9	1.95	19.18	13
Debt securities over 5 years	84.10	72.17	66	94.87	66.01	94	95.70	69.86	92	94.71	66.02	92	92.80	64.73	88
Pledged securities	28.38	33.87	46	37.68	37.40	48	39.62	35.67	55	25.24	30.57	48	29.18	33.30	48
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	97.52	51.37	76	336.32	146.89	83	1,091.59	183.32	96	-26.25	26.69	13	-17.77	6.77	17
Investment securities	55.68	33.34	75	-10.62	14.17	8	-8.77	23.62	10	-0.91	11.75	25	-17.72	9.42	4
Core deposits	19.36	16.88	69	13.85	25.99	12	22.05	26.88	35	0.88	11.23	9	2.31	7.29	35
Noncore funding	7.33	-23.76	86	-6.22	-2.41	47	8.70	-12.18	75	-0.66	6.59	40	-26.13	10.67	5

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,668,883	2,288,255	2,367,592	2,633,582	2,956,882
Commit: Secured commercial real estate loans	1,869,769	1,650,869	1,692,989	1,933,791	2,300,345
Commit: Unsecured real estate loans	7,347	23,071	14,000	30,485	49,579
Credit card lines (reported semiannually, June/Dec)	27,431	13,005	13,579	11,097	21,114
Securities underwriting	0	0	0	0	0
Standby letters of credit	102,347	104,057	109,025	110,137	101,143
Commercial and similar letters of credit	613	471	341	489	8,072
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	4,925	24,224	14,958	5,364	5,093
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	91,663	58,058	94,516	33,697	41,010
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	32,671	306	14,424	0	1,275
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	2,041	1,945	2,101	939	11,411

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	17.43	22.45	40	17.17	21.74	40	16.88	22.01	35	21.74	23.52	52	24.91	24.05	62
Standby letters of credit	0.67	0.67	63	0.78	0.72	66	0.78	0.71	68	0.91	0.84	66	0.85	0.92	60
Commercial and similar letters of credit	0	0.02	54	0	0.02	52	0	0.02	47	0	0.02	50	0.07	0.02	84
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	0.86	49.75	7	0.63	51.68	3	0.90	48.62	4	0.33	68.47	3	0.50	65.81	4
Interest rate contracts	0.63	35.96	6	0.62	36.85	3	0.78	34.36	4	0.32	47.31	3	0.39	43.84	4
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.03	1.82	21	0.18	2.30	26	0.11	2.18	24	0.04	2.47	22	0.04	2.16	24
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0.60	20.67	12	0.44	22.27	10	0.67	20.83	10	0.28	28.86	7	0.35	26.74	8
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.23	0.86	77	0.02	1.80	67	0.12	1.86	69	0.01	3.32	65	0.11	4.08	66
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.21	0.29	84	0	0.54	72	0.10	0.52	80	0	0.98	35	0.01	1.48	70
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0.01	0.29	77	0.01	0.30	74	0.01	0.32	74	0.01	0.38	73	0.10	0.40	75
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	36.16	42.93	56	32.07	41.55	50	32.33	42.82	48	39.06	45.53	57	45.87	44.93	68

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	131,300	84,533	125,999	40,000	58,789
Interest rate contracts	96,588	82,282	109,474	39,061	46,103
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	34,712	2,251	16,525	939	12,686
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	37,596	24,530	29,382	5,364	6,368
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	37,596	24,530	29,382	5,364	6,368
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	93,704	60,003	96,617	34,636	52,421
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	131,300	84,533	125,999	40,000	58,789
Interest rate contracts	96,588	82,282	109,474	39,061	46,103
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	34,712	2,251	16,525	939	12,686
Derivative contracts (excluding futures and FX 14 days or less)	93,701	60,003	96,616	34,635	52,421
One year or less	2,039	1,945	0	7,453	7,511
Over 1 year to 5 years	0	0	2,100	0	16,228
Over 5 years	91,662	58,058	94,516	27,182	28,682
Gross negative fair value (absolute value)	2,946	3,401	2,804	793	3,414
Gross positive fair value.....	3,137	4,101	3,388	927	3,535
Held for trading.....	0	0	0	0	0
Non-traded.....	3,137	4,101	3,388	927	3,535
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	73.56	94.09	12	97.34	95.13	36	86.88	94.10	21	97.65	93.44	40	78.42	92.91	14
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	26.44	1.17	96	2.66	1.12	77	13.12	1.17	94	2.35	1.64	75	21.58	1.93	95
Futures and forwards	0	12.57	8	0	12.99	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	28.63	7.49	90	29.02	8.37	87	23.32	8.18	84	13.41	5.91	80	10.83	6.60	72
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	28.63	7.20	90	29.02	7.94	87	23.32	7.73	85	13.41	5.10	85	10.83	5.49	78
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	71.37	71.23	40	70.98	69.92	43	76.68	68.76	49	86.59	69.75	59	89.17	70.34	63
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	73.56	56.19	59	97.34	54.31	69	86.88	53.82	65	97.65	52.22	70	78.42	50.60	64
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	26.44	0.13	97	2.66	0.10	95	13.12	0.10	97	2.35	0.13	93	21.58	0.16	97
Derivative contracts (excluding futures and forex 14 days or less)	71.36	91.87	14	70.98	89.91	18	76.68	91.48	19	86.59	93.86	20	89.17	94.47	28
One year or less	1.55	28.05	13	2.30	30.94	12	0	32.05	4	18.63	32.17	45	12.78	32.51	38
Over 1 year to 5 years	0	26.03	5	0	27.26	4	1.67	27.06	10	0	30.45	4	27.60	31.16	45
Over 5 years	69.81	30.08	86	68.68	28.48	87	75.01	29.56	91	67.95	28.09	87	48.79	28.71	71
Gross negative fair value (absolute value)	2.24	1.25	76	4.02	1.76	83	2.23	1.55	70	1.98	0.83	90	5.81	0.72	99
Gross positive fair value	2.39	1.68	77	4.85	2.69	85	2.69	2.23	63	2.32	1.19	89	6.01	0.85	99
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	13	0	0.07	12	0	0.07	10	0	0.06	11	0	0.06	18
Gross positive fair value (X)	0	0.07	10	0	0.11	10	0	0.09	8	0	0.07	8	0	0.06	15
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	27	0	0.02	29	0	0.02	25	0	0.01	26	0	0.01	41
Current credit exposure (X)	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	109,059	60,277	60,277	61,383	67,687
Gross losses	4,201	5,321	9,574	22,926	15,124
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,087	1,424	2,630	2,976	2,708
Net losses	3,114	3,897	6,944	19,950	12,416
Provision for loan and lease losses	2,336	27,825	45,379	18,844	6,112
Adjustments	0	10,347	10,347	0	0
Ending balance	108,281	94,552	109,059	60,277	61,383
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.03	-0.14	83	0.44	0.85	23	0.35	0.51	29	0.16	0.15	65	0.05	0.14
Provision for loan and lease losses / Average loans and leases	0.06	-0.25	84	0.78	1.37	32	0.62	0.82	37	0.28	0.24	65	0.09	0.24
Provision for loan and lease losses / Net loan and lease losses	75.02	77.32	76	714.01	792.43	63	653.50	487.86	77	94.46	130.58	22	49.23	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.47	1.39	63	1.26	1.51	33	1.45	1.58	44	0.87	0.83	53	0.94	0.90
Allowance for loan and lease losses / Total loans and leases	1.47	1.37	64	1.26	1.48	34	1.45	1.55	45	0.87	0.81	53	0.94	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	17.39	15.27	73	12.13	11.83	69	15.71	11.58	75	3.02	8.03	34	4.94	7.54
Allowance for loan and lease losses / Nonaccrual assets	4,851.30	318.67	98	2,305.58	321.01	96	550.19	299.17	87	1,233.42	218.72	93	388.75	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	716.43	260.68	93	156.69	244.42	30	388.68	244.34	78	93.32	151.73	34	108.71	160.51
Gross loan and lease losses / Average loans and leases	0.11	0.22	37	0.15	0.35	31	0.13	0.34	27	0.34	0.28	69	0.23	0.30
Recoveries / Average loans and leases	0.03	0.08	28	0.04	0.07	39	0.04	0.07	28	0.04	0.08	38	0.04	0.09
Net losses / Average loans and leases	0.08	0.13	42	0.11	0.28	31	0.09	0.27	31	0.30	0.21	73	0.19	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	11.35	16.12	38	6.21	15.46	12	11.47	33.98	8	19.68	36.22	25	20.68	41.30
Earnings coverage of net loan and lease losses (X)	59.34	4.52	84	32.21	21.56	80	37.54	22.91	80	14.09	24.40	49	22.67	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.02	0.03	61	0	0.03	37	0	0.04	20	0.13	0.01	96	0	0.02
Real estate loans secured by 1–4 family	0.02	-0.01	87	0.01	0.01	54	0.01	0.01	57	0.03	0.01	71	0.01	0.01
Revolving	0	-0.05	62	0	0.01	47	0	0.01	54	0.25	0.02	92	-0.41	0.03
Closed-end	0.03	-0.01	88	0.01	0.01	62	0.01	0	64	0.02	0	70	0.02	0.01
Commercial real estate loans	0.02	0.05	56	0	0.03	42	0	0.07	9	0.17	0.01	96	-0.01	0.01
Construction and land development	0	0	64	0	0	81	0	0	45	0	-0.01	42	0	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	-0.01	63	0	0	82	0	0	38	0	-0.01	38	0	-0.02
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential	0.03	0.07	60	0	0.05	41	0	0.11	4	0.40	0.02	97	-0.01	0.02
Owner-occupied	0.03	0.01	82	0	0.02	57	0	0.02	6	0.40	0.01	99	0	0.01
Other	0	0.06	37	0	0.03	38	0	0.08	24	0	0.01	40	-0.01	0.01
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.01	0.20	26	0.08	0.46	24	0.05	0.47	17	0.36	0.37	61	0.13	0.31
Loans to individuals	0.22	0.78	23	0.33	1.41	16	0.32	1.13	21	0.58	1.17	31	0.44	1.16
Credit card loans	0	2.18	8	0	3.43	10	0	2.92	9	0.98	3.11	17	3.05	2.92
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0.16	0.08	78	0.03	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	27.50	0.08	99	21.82	0.13	99	36.08	0.15	99	22.47	0.15	99	31.57	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	20,031		51,424		11,680		22,443		21,645						
90+ days past due loans and leases	12,882		56,244		8,237		59,706		40,674						
Nonaccrual loans and leases	2,232		4,101		19,822		4,887		15,790						
Total past due and nonaccrual loans and leases	35,145		111,769		39,739		87,036		78,109						
Restructured 30–89 days past due	148		275		97		598		338						
Restructured 90+ days past due	387		1,071		800		1,033		1,425						
Restructured nonaccrual	67		0		0		0		50						
Total restructured loans and leases	602		1,346		897		1,631		1,813						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	4,481		6,453		6,839		6,495		6,595						
Other real estate owned	72,602		65,877		60,486		71,102		58,218						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.27	0.27	62	0.69	0.36	84	0.15	0.39	20	0.33	0.43	43	0.33	0.44	38
90+ days past due loans and leases	0.17	0.10	81	0.75	0.13	89	0.11	0.12	71	0.87	0.15	91	0.62	0.17	86
Nonaccrual loans and leases	0.03	0.58	2	0.05	0.61	3	0.26	0.66	13	0.07	0.51	7	0.24	0.54	14
90+ days past due and nonaccrual loans and leases	0.20	0.73	9	0.80	0.80	60	0.37	0.85	18	0.94	0.71	73	0.86	0.75	67
30–89 days past due restructured	0	0.01	52	0	0.01	53	0	0.01	41	0.01	0.01	59	0.01	0.02	47
90+ days past due restructured	0.01	0	81	0.01	0.01	85	0.01	0.01	85	0.01	0.01	85	0.02	0.01	82
Nonaccrual restructured	0	0.12	5	0	0.13	2	0	0.13	3	0	0.14	4	0	0.16	8
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.27	0.27	62	0.69	0.37	84	0.15	0.40	20	0.33	0.43	43	0.33	0.44	38
90+ days past due assets	0.17	0.10	81	0.75	0.13	89	0.11	0.12	71	0.87	0.15	91	0.62	0.18	86
Nonaccrual assets	0.03	0.59	2	0.05	0.62	3	0.26	0.67	13	0.07	0.53	5	0.24	0.57	14
30+ days past due and nonaccrual assets	0.48	1.04	18	1.49	1.21	72	0.53	1.29	14	1.26	1.19	61	1.19	1.26	59
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.10	0.43	9	0.45	0.49	53	0.20	0.52	16	0.53	0.44	65	0.48	0.48	57
90+ days past due and nonaccrual assets + other real estate owned	0.57	0.46	71	0.95	0.52	85	0.63	0.55	66	1.12	0.48	91	0.97	0.52	86
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.52	0.52	58	0.58	0.56	53	0.63	0.60	55	0.69	0.53	69	0.69	0.60	62
Allowance for loan and lease losses	73.74	67.93	63	82.26	65.48	74	80.73	66.66	73	139.55	115.41	72	134.18	118.28	68
Equity capital + allowance for loan and lease losses	3.34	4.43	35	3.48	4.83	35	3.85	4.97	35	3.86	4.28	50	4.12	4.79	42
Tier 1 capital + allowance for loan and lease losses	3.62	5.28	32	3.83	5.98	27	4.19	6.05	31	4.18	5.65	39	4.29	6.16	33
Loans and leases + other real estate owned	1.07	0.88	68	1.03	0.92	64	1.16	0.97	72	1.21	0.85	79	1.24	0.96	73

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.31	0.24	71	0.71	0.39	81	0.14	0.39	18	0.32	0.38	48	0.27	0.42	35
	90+ days past due	0.20	0.12	84	0.99	0.15	90	0.14	0.16	74	1.08	0.16	90	0.56	0.22	82
	Nonaccrual.....	0.03	0.65	3	0.05	0.63	5	0.33	0.76	21	0.05	0.46	9	0.13	0.57	11
Commercial and industrial	30–89 days past due.....	0.08	0.17	29	0.55	0.23	88	0.09	0.23	30	0.18	0.31	39	0.40	0.30	74
	90+ days past due	0.09	0.02	88	0.07	0.03	78	0	0.03	43	0.01	0.05	40	0.87	0.05	96
	Nonaccrual.....	0.03	0.64	6	0.09	0.75	10	0.06	0.75	9	0.14	0.83	16	0.78	0.76	58
Individuals	30–89 days past due.....	0.79	0.55	76	1.14	0.58	85	0.98	0.83	66	1.08	0.83	65	1.36	0.84	82
	90+ days past due	0.02	0.07	54	0.16	0.13	72	0.37	0.14	82	0.12	0.17	60	0.04	0.16	45
	Nonaccrual.....	0	0.18	11	0	0.22	22	0	0.28	9	0.01	0.17	26	0.03	0.23	23
Depository institution loans	30–89 days past due.....		0			0.03			0			0		0	0	47
	90+ days past due		0			0			0			0		0	0	47
	Nonaccrual.....		0			0			0			0		0	0	48
Agricultural	30–89 days past due.....	0	0.16	29	0.04	0.31	61	0.01	0.17	57	0.16	0.24	67	1.07	0.17	92
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0.68	0	97	0	0	43
	Nonaccrual.....	0	0.69	24	0	0.80	23	0	0.49	24	0.06	0.67	47	0.76	0.75	69
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	5.82	0.11	99	3.64	0.14	97	8.16	0.18	99	6.07	0.20	99	4.63	0.17	99
	90+ days past due	0.13	0.01	94	0.43	0.01	97	1.58	0.01	99	0.72	0.01	98	3.75	0.01	99
	Nonaccrual.....	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.38	0.35	65	0.96	0.60	77	0.42	0.65	37	0.56	0.67	55	0.64	0.71	55
	90+ days past due	0.81	0.27	87	0.46	0.29	83	0.73	0.33	84	0.37	0.31	78	0.36	0.46	73
	Nonaccrual	0.04	0.82	5	0.08	0.84	5	0.06	0.89	6	0.06	0.73	4	0.04	0.86	1
Revolving	30–89 days past due	0.28	0.29	53	2.11	0.40	95	0.35	0.48	45	0.40	0.45	45	0.14	0.50	16
	90+ days past due	0.35	0.02	95	0.52	0.03	97	0.38	0.03	96	0.17	0.05	85	0	0.05	25
	Nonaccrual	0	1.05	5	0	1.27	4	0	1.13	5	0	1	5	0.43	1.17	33
Closed-end	30–89 days past due	0.38	0.36	66	0.91	0.61	73	0.43	0.65	39	0.57	0.70	52	0.65	0.75	53
	90+ days past due	0.84	0.29	87	0.46	0.33	82	0.75	0.38	83	0.38	0.35	78	0.37	0.53	71
	Nonaccrual	0.04	0.77	6	0.09	0.81	6	0.06	0.87	5	0.06	0.70	6	0.03	0.84	2
Junior lien	30–89 days past due	0.13	0.01	96	0.15	0.02	96	0.06	0.02	90	0.13	0.02	95	0.15	0.03	96
	90+ days past due	0.07	0	99	0.11	0	99	0.11	0	99	0.10	0	98	0.08	0	96
	Nonaccrual	0	0.04	20	0	0.05	19	0	0.04	20	0	0.04	8	0	0.06	14
Commercial real estate	30–89 days past due	0.30	0.14	81	0.67	0.23	89	0.08	0.26	34	0.26	0.18	73	0.17	0.17	53
	90+ days past due	0.08	0.01	90	1.15	0.02	99	0	0.02	57	1.32	0.03	99	0.64	0.03	99
	Nonaccrual	0.03	0.52	7	0.04	0.43	8	0.41	0.62	44	0.06	0.23	19	0.16	0.28	35
Construction and development	30–89 days past due	0.66	0.12	91	0.15	0.24	58	0.06	0.28	40	0.03	0.28	35	0.13	0.21	48
	90+ days past due	0.22	0.01	96	0.01	0.01	75	0	0.01	35	0	0.02	33	0	0.02	64
	Nonaccrual	0.05	0.36	42	0.04	0.25	33	0.95	0.41	83	0.04	0.20	38	0.11	0.19	54
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0.04	0.03	71	0	0.06	25	0.05	0.06	64
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.66	0.07	93	0.15	0.17	70	0.02	0.22	39	0.03	0.20	45	0.07	0.13	54
	90+ days past due	0.22	0	96	0.01	0	81	0	0	40	0	0.01	35	0	0.02	69
	Nonaccrual	0.05	0.29	51	0.04	0.18	42	0.95	0.35	84	0.04	0.17	44	0.11	0.15	61
Multifamily	30–89 days past due	0	0.06	28	0.07	0.08	66	0.03	0.09	52	0.16	0.08	82	0.41	0.10	88
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0.03	0.01	85
	Nonaccrual	0.03	0.14	54	0.07	0.08	62	0.03	0.11	48	0.09	0.05	76	0.22	0.08	85
Nonfarm non-residential	30–89 days past due	0.11	0.14	59	1.39	0.20	95	0.10	0.23	46	0.55	0.14	93	0.18	0.17	58
	90+ days past due	0	0.01	59	2.71	0.02	99	0.01	0.02	66	3.12	0.03	99	1.39	0.03	99
	Nonaccrual	0.02	0.66	4	0.03	0.55	7	0.02	0.80	5	0.07	0.28	19	0.20	0.30	42
Owner Occupied	30–89 days past due	0.04	0.04	60	0.88	0.07	99	0.10	0.07	71	0.36	0.07	98	0.17	0.09	74
	90+ days past due	0	0	70	0	0.01	30	0.01	0	78	0.01	0.01	66	1.38	0.01	99
	Nonaccrual	0.02	0.25	15	0.03	0.24	13	0.02	0.27	11	0.07	0.16	31	0.17	0.17	60
Other	30–89 days past due	0.08	0.09	65	0.51	0.11	91	0	0.14	11	0.20	0.07	85	0.01	0.07	25
	90+ days past due	0	0.01	36	2.71	0.01	99	0	0.01	33	3.11	0.01	99	0.01	0.01	70
	Nonaccrual	0	0.40	4	0	0.24	6	0	0.44	5	0	0.10	9	0.02	0.13	25
Farmland	30–89 days past due	0.08	0.11	69	0.06	0.31	56	0.14	0.11	74	0.07	0.23	55	0.13	0.25	61
	90+ days past due	0	0	45	0.03	0.03	82	0.03	0	93	0.03	0.01	87	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	7.71	0.63	97	3.29	0.90	95	3.13	0.95	95	2.94	1.19	93	4.28	1.22	94
	90+ days past due	0.11	0.39	39	1.75	0.76	83	0.46	0.63	38	0.20	0.78	31	1.81	0.73	90
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-130,232	-132,914	-132,453	-84,861	-69,918										
Retained earnings	2,397,609	2,233,455	2,289,626	2,200,568	2,064,134										
Accumulated other comprehensive income (AOCI)	18,292	41,319	20,825	2,345	-54,634										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,285,669	2,141,860	2,177,998	2,118,052	1,939,582										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	282,532	282,533	282,532	282,533	282,534										
Accumulated other comprehensive income-related adjustments	18,292	41,319	20,825	2,345	-54,634										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,984,845	1,818,008	1,874,641	1,833,174	1,711,682										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,984,845	1,818,008	1,874,641	1,833,174	1,711,682										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	134,642	134,642	134,642	134,642	160,416										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	134,642	134,642	134,642	134,642	160,416										
Less: Additional tier 1 capital deductions	20,144	15,698	16,880	14,105	12,562										
Additional tier 1 capital	114,498	118,944	117,762	120,537	147,854										
Tier 1 Capital	2,099,343	1,936,952	1,992,403	1,953,711	1,859,536										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	110,878	98,604	112,957	64,777	66,369										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	110,878	98,604	112,957	64,777	66,369										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	110,878	98,604	112,957	64,777	66,369										
Exited advanced approach tier 2 capital															
Total capital	2,210,221	2,035,556	2,105,360	2,018,488	1,925,905										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,137,375	13,023,012	13,655,111	12,022,877	12,009,914										
Less: Deductions from common equity tier 1 capital	302,676	282,533	299,412	291,203	295,096										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	14,834,699	12,740,479	13,355,699	11,731,674	11,714,818										
Total risk-weighted assets	10,161,385	9,793,559	9,838,255	9,867,594	9,754,509										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	19.53	12.66	96	18.56	11.98	94	19.05	12.35	95	18.58	12.11	94	17.55	12.09	93
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	20.66	13.44	96	19.78	12.72	93	20.25	13.08	95	19.80	12.78	94	19.06	12.85	93
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	21.75	15.42	96	20.78	14.77	92	21.40	15.23	94	20.46	14.36	92	19.74	14.45	92
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	14.15	9.11	96	15.20	9.03	98	14.92	9.13	98	16.65	9.76	98	15.87	9.71	99
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		3,914			3,952			8,179			8,196			8,175	-0.96	21.93	
Other insurance activities income		3,914			3,952			8,179			8,196			8,175	-0.96	21.93	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		293,811			293,235			292,379			289,694			282,645	0.20	7.23	

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	1.24	0.37	83	1.43	0.39	82	1.52	0.41	84	1.38	0.47	83	1.39	0.47	84			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.31	11.54	58	14.43	11.35	61	13.91	11.03	58	14.38	11.51	61	14.71	10.22	65			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	116,473	101,007	111,926	109,832	121,331
Real estate loans.....	42,874	40,126	40,002	42,390	44,618
Commercial and industrial loans	73,599	60,881	71,924	67,442	76,713
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	3,400	3,400	3,400	2,400	1,200
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	119,873	104,407	115,326	112,232	122,531
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	15.31	-1.19	72	-14.20	10.27	23	1.91	-2.40	65	-9.48	22.48	28	-7.15	7.24	29
Total selected assets.....	14.81	3.19	68	-13.08	5.10	29	2.76	2.04	52	-8.41	12.40	31	-7.92	3.24	26
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	25,000	100,000	127,500	127,250	0	-75.00		
Dividends	25,000	100,000	127,500	127,250	0	-75.00		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	55,882	0	3,450	500	5,750	1017.64		
Dividends	55,882	0	3,450	500	5,750	1017.64		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies				0	99,250			
Dividends				0	99,250			
Interest				0	0			
Management and service fees				0	0			
Other income				0	0			
Total income from subsidiaries	80,882	100,000	130,950	127,750	105,000	-19.12	152.76	
Securities gains (losses)	0	0	0	0	0			
Other operating income	4,206	-2,503	-764	426	10,196		12.82	
Total operating income	85,088	97,497	130,186	128,176	115,196	-12.73	138.37	
Operating Expenses								
Personnel expenses	272	395	743	980	1,035	-31.14	-50.90	
Interest expense	0	0	0	0	0			
Other expenses	773	3,025	5,077	8,188	8,554	-74.45	-76.16	
Provision for loan and lease losses	0	27	27	0	0			
Total operating expenses	1,045	3,447	5,847	9,168	9,589	-69.68	-72.48	
Income (loss) before taxes	84,067	94,003	124,339	118,992	105,277	-10.57	163.54	
Applicable income taxes (credit)	746	-1,210	-1,339	-1,878	481		921.92	
Extraordinary items								
Income before undistributed income of subsidiaries	83,321	95,213	125,678	120,870	104,796	-12.49	161.80	
Equity in undistributed income of subsidiaries	59,475	-18,866	41,641	84,234	111,135		92.81	
Bank subsidiaries	72,548	-20,274	41,795	84,646	0			
Nonbank subsidiaries	-13,073	1,408	-154	-412	-1,414			
Subsidiary holding companies	0	0	0	0	112,549		-100.00	
Net income (loss)	142,796	76,347	167,319	205,104	215,931	87.04	127.85	
Memoranda								
Bank net income	97,548	79,726	169,295	211,896	0	22.35		
Nonbank net income	42,809	1,408	3,296	88	4,336	2940.41	453.37	
Subsidiary holding companies' net income	0	0	0	0	211,799		-100.00	

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,230,091	91.70	2,104,119	91.92	2,147,617	92.30	2,092,149	0	5.99	
Common and preferred stock		2,230,091	91.70	2,104,119	91.92	2,147,617	92.30	2,092,149	0	5.99	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		-7,098	-0.29	28,567	1.25	19,899	0.86	28,242	33,438		
Common and preferred stock		-7,098	-0.29	28,567	1.25	19,899	0.86	28,242	33,438		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	1,953,855		-100.00
Common and preferred stock		0	0	0	0	0	0	0	1,953,855		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		10,402	0.43	11,951	0.52	11,951	0.51	12,100	0	-12.96	24090.70
Securities		137	0.01	88	0	113	0	135	151	55.68	-97.61
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		115,337	4.74	63,678	2.78	65,946	2.83	24,022	19,058	81.13	708.64
Cash and due from unrelated depository institution		305	0.01	268	0.01	305	0.01	268	7	13.81	3712.50
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		3,365	0.14	3,365	0.15	3,365	0.14	3,365	0	0.00	
Other assets		79,356	3.26	77,088	3.37	77,548	3.33	106,413	105,226	2.94	28.08
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,431,895	100.00	2,289,124	100.00	2,326,744	100.00	2,266,694	2,111,735	6.24	27.00
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		11,584	0.48	12,622	0.55	14,104	0.61	13,999	11,737	-8.22	-9.70
Balance due to subsidiaries and related institutions		134,642	5.54	134,642	5.88	134,642	5.79	134,642	160,416	0.00	-16.59
Total liabilities		146,226	6.01	147,264	6.43	148,746	6.39	148,641	172,153	-0.70	-16.08
Equity Capital		2,285,669	93.99	2,141,860	93.57	2,177,998	93.61	2,118,053	1,939,582	6.71	31.31
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		96,332	3.96	96,229	4.20	96,241	4.14	96,215	96,104	0.11	0.47
Common surplus		151,512	6.23	148,744	6.50	149,334	6.42	148,075	145,283	1.86	-10.18
Retained earnings		2,397,609	98.59	2,233,455	97.57	2,289,626	98.40	2,200,568	2,064,134	7.35	38.82
Accumulated other comprehensive income		18,292	0.75	41,319	1.81	20,825	0.90	2,345	-54,634	-55.73	-55.36
Other equity capital components		-378,076	-15.55	-377,887	-16.51	-378,028	-16.25	-329,150	-311,305		
Total liabilities and equity capital		2,431,895	100.00	2,289,124	100.00	2,326,744	100.00	2,266,694	2,111,735	6.24	27.00
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		134,642	5.54	134,642	5.88	134,642	5.79	134,642	160,416	0.00	-16.59
Notes payable to subsidiaries that issued TPS		134,642	5.54	134,642	5.88	134,642	5.79	134,642	160,416	0.00	-16.59
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	13	12.64	59	7.21	4.33	72	7.86	7.29	54	9.98	9.68	59	11.23	10.40	60
Bank net income / Average equity investment in banks	8.94	12.37	21	7.62	4.55	69	8.02	7.45	53	12.94	10.51	78			11.19
Nonbank net income / Average equity investment in nonbanks	810.75	13.40	99	9.92	7.01	69	12.76	9.75	69	0.29	7.89	22	11.76	7.10	74
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01		0	8.55	7	11.22	8.78	62
Bank net income / Parent net income	68.31	96.24	13	104.43	91.35	48	101.18	88.16	40	103.31	82.22	55	0	82.56	8
Nonbank net income / Parent net income	29.98	3.10	96	1.84	6.35	61	1.97	3.59	62	0.04	5.93	24	2.01	3.78	68
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74		98.09	72.48	57
Leverage															
Total liabilities / Equity capital	6.40	16.87	25	6.88	20.37	26	6.83	20.06	23	7.02	20.43	29	8.88	20.88	38
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	5.89	13.82	27	6.29	16.78	29	6.18	16.67	24	6.36	16.36	31	8.27	17.10	42
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	97.26	103.07	18	99.57	103.11	28	99.52	102.81	29	100.11	103.22	38	102.46	103.10	51
Total investment in subs / Equity capital	97.26	108.26	12	99.57	110.49	14	99.52	110.16	17	100.11	111.07	26	102.46	112.48	38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.22	0.25	18	-0.06	0.67	30	-0.06	0.47	29	0.01	0.36	37	0.22	0.35	52
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82		0.02	1.22	4	0.29	1.22	23
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	235.21	138.64	86	255.88	143.95	84	173.57	136.59	74	167.08	177.68	53	193.81	162.34	67
Cash from ops + noncash items + op expense / Op expense + dividend	233.18	130.64	86	252.71	154.33	80	181.42	147.24	73	177.18	190.27	50	201.85	174.91	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	237.74	103.17	89	202.80	148.07	72	155.38	134.08	70	105.04	116.34	42	101.13	103.19	52
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67				2,016.32						2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,062.20	1,667.11	91	4,095.03	1,374.36	88	3,344.75	1,539.23	85	1,949.14	1,632.83	67	1,606.32	1,369.37	66
Dividends + interest from subsidiaries / Interest expense + dividends	232.33	153.06	79	284.67	169.52	80	187.26	150.43	71	186.03	210.80	50	211.70	188.90	62
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.76	3.64	62	2.79	3.69	52	2.85	3.85	50	1.07	2.64	47	0.90	2.61	44
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.21	47	0	0.05	46	0	0.10	46	0	0.04	43			0.24
Nonaccrual	0	0.96	44	0	0.97	39	0	1.03	40	0	0.54	40			6.54
Total	0	1.17	41	0	1.02	35	0	1.13	37	0	0.58	34			6.78
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.35	1.79	66	0.67	2.90	72	0.49	2.66	68	0.72	5.62	65	0.86	5.50	67
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	41.78	78.46	27	36.89	73.92	30	55.64	81.10	36	56.81	57.84	58	47.33	57.26	44	
Dividends declared / Net income	24.38	25.30	49	46.01	60.26	40	41.79	42.29	51	33.48	33.08	51	22.97	27.33	32	
Net income – dividends / Average equity.....	9.83	9.64	61	3.90	1.15	69	4.58	4.14	56	6.64	6.46	53	8.65	7.33	68	
Percent of Dividends Paid																
Dividends from bank subsidiaries	71.81	139.49	29	284.67	166.94	75	182.33	132.17	68	185.31	178.13	52	0	157.73	9	
Dividends from nonbank subsidiaries	160.52	3.97	98	0	3.69	27	4.93	3.41	75	0.73	7.53	55	11.59	7.13	84	
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	200.10	16.86	92	
Dividends from all subsidiaries	232.33	193.08	70	284.67	205.70	72	187.26	174.85	64	186.03	260.40	41	211.70	215.26	52	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	25.63	36.56	38	125.43	82.59	73	75.31	60.28	66	60.05	66.55	38		60.71		
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18		0.52		
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36		1.88		
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46		0		
Operating income from bank subsidiaries	25.63	38.35	36	125.43	98.26	68	75.31	62.88	62	60.05	69.36	35		63.43		
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	130.54	54.17	80	0	52.25	20	104.67	56.39	78	568.18	82.95	93	132.61	51.40	88	
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24	
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	130.54	76.16	75	0	78.35	12	104.67	79.84	70	568.18	150.41	89	132.61	99.33	72	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			46.86	48.56	42
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			0	3.95	26
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0	0.43	46
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0	0.01	48
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			46.86	61.19	38
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	29.38	67.82	24	102.57	66.84	99	97.94	69.76	67	99.28	67.32	79	0	65.18	11	
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	29.38	81.78	18	102.57	81.90	95	97.94	82.20	51	99.28	78.80	67	0	74.20	5	
Dividends from nonbank subsidiaries	65.68	2.67	95	0	2.05	28	2.65	1.95	76	0.39	2.65	55	4.99	2.57	82	
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	65.68	6.48	92	0	6.25	20	2.65	4.70	68	0.39	7.29	43	4.99	7.64	70	
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	86.16	5.15	95	
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	86.16	6.79	94	
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87		
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33			26.53		